

Name: Mildred Rohman  
Title of Hearing: Responding to Long-Term Unemployment

After working for my company for eleven years, I became unemployed in February 2009 due to contract and budget cuts. I have been looking for full time work for over a year. I believe that the use of my credit history in the application process has contributed to my difficulties.

My loss of income made it impossible to pay my mortgage and my credit history has suffered because of it. I cringe every time I fill out an application because each one states that a background check will be done that includes pulling my credit history. The positions I apply for do not involve handling money, yet credit history will be part of the consideration for my hire. I keep reading that employers believe credit history proves your work ethic and trustworthiness in spite of no evidence to support that claim. I am not a thief or irresponsible, but I am now stereotyped as being "untrustworthy." How ironic that I need a full time job to repair my credit history, but my credit history keeps me from being employed.

The use of credit history for employment decisions is being abused and privacy is being needlessly compromised. If Congress wants to do something to help end long-term employment, I urge you to support H.R. 3149 or any other jobs measure that would curb the use of credit history on a national level just as many states have individually done for their citizens.

Sincerely,  
Mildred Rohman